SO ORDERED.

SIGNED this 27th day of May, 2016.

BENJAMIN A. KAHN
UNITED STATES BANKRUPTCY JUDGE

C-13-7a
(Rev. 01/12)

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION

In Re: Willie Earl Adams SS# xxx-xx-9662 Sharon Allbrooks Adams SS# xxx-xx-7608 P O Box 545 Gibson, NC 28343 Debtor(s)	)	**ORDER CONFIRMING PLAN** **CHAPTER 13** Case No. B-16-80154 C13D

This case came before the Court, after notice and opportunity for hearing, for confirmation of the Chapter 13 plan proposed in this case; and IT APPEARING to the Court as follows:

I. The Trustee in this case is Richard M. Hutson II, Standing Trustee, Post Office Box 3613, Durham, North Carolina 27702;

II. The attorney for the Debtor(s) is **Michael J. McCrann**;

III. Under the final plan (the "Plan") as proposed:

A. Plan Payments

1. The Debtor(s) is/are to make monthly payments to the Trustee which are to be disbursed by the Trustee in accordance with the Plan and this Order;

2. The monthly plan payment to the Trustee is **$1210.00** beginning **4/7/2016**;

B. Administrative Costs

1. Attorney Fees. The Attorney for the Debtor(s) is allowed the base fee of **$3,700.00**. The Attorney has received **$500.00** from the Debtor(s) pre-petition and the remainder of the base fee will be paid by the Trustee as funds are available.

2. Trustee costs. The Trustee will receive from all disbursements such amount as approved by the Court for payment of fees and expenses.

C. Priority Claims

Any timely filed claims entitled to priority under 11 U.S.C. §507, on behalf of the entities listed below, will be paid in full in deferred cash payments unless otherwise indicated.

1. **Internal Revenue Service – SEE SPECIAL PROVISIONS, SECTION F**
2. **North Carolina Department of Revenue**
3. **Scotland County Tax Collector**

D. Secured Claims

1. Long-term Debts – To be paid by Trustee.

Creditor & Property	Claim Filed (Y/N)	Monthly Payment	Monthly Payment to Begin	Arrears Through	Arrears Amount	Monthly Payment on arrears
Select Portfolio 14040 Newton Street Gibson,NC	**N**	**$587.30 Est.Per debtor(s)**	**06/16**	**05/16**	**Unknown**	**To be determined**

2. Secured Claims To Be Paid In Full - Real Property

Creditor & Property	Claim Filed (Y/N)	Amount of claim	Monthly Payment	Interest Rate
Scotland County Tax Collector P O Box 545 Gibson, NC	**N**	**Unknown**	**To be determined**	**9%**

3. Secured Claims To Be Paid In Full – Personal Property

Creditor & Property	Claim Filed (Y/N)	Claim Amount	Monthly Payment	Interest Rate	AP Payment
Titlemax of South Carolina, Inc. 1993 Toyota t/e 1/24/12	**Y**	**$769.98**	**$18.70**	**5.50%**	**$9.85**

4. Property To Be Released.

Upon timely filing of a claim documenting a non-preferential perfected lien the following property is released for liquidation and the creditor is allowed 120 days from the date of entry of this Order to file a documented deficiency claim after liquidating the property. The automatic and co-debtor stay, if applicable, are lifted as to the property released. The requirements of Rule 3002.1 are terminated.

Creditor	Property to be Released	Claim filed (Y/N)
NOW Financial	**2002 Volvo**	**N**

E. General Unsecured Claims Not Separately Classified.

General unsecured claims not separately classified will be paid as funds become available after payment of costs of administration. The estimated dividend to general unsecured claims is **0%**.

F. **Special Provisions**

INTERNAL REVENUE SERVICE ("IRS")
The IRS has filed a claim in the total amount of $33,081.23 as $14,591.23 secured; $5,181.05 priority and $13,308.95 general unsecured. The secured claim is perfected by a filed lien against the male Debtor only. The liquidated value of the male Debtor's property before exemptions is $822.50. The claim of the IRS is treated as secured in the amount of $822.50 secured with interest at 3% per annum payable; $5,181.05 priority; and unsecured in the amount of $27,077.68.

NUVELL CREDIT
Nuvell Credit has filed a claim in the amount of $29,509.43 representing a judgment against the Debtors. The Debtors contend that the value of the real property is $60,300.00. The Trustee is informed and believes that there exists no equity in the Debtors' real property to which said judgment may attach; therefore, the claim of Nuvell Credit shall be allowed as unsecured in the amount of $29,509.43 to be paid a pro rata dividend with the other general unsecured claims. Upon successful completion of the plan, the Debtors shall be personally discharged from the balance due under any judgment. The Debtors may move to avoid any judgment lien in accordance with the provisions of 11 U.S.C. §522(f) to the extent that the lien impairs the Debtors' exemptions. Any objection to the value is required to be filed as a formal objection to valuation not later than 60 days from the date of the entry of this Order.

In the event the debtor(s) shall default in payments to the Standing Trustee for a period of 30 or more days, then in such event, the debtor(s) shall be automatically dismissed without further notice or hearing.

G. The Debtor(s) will pay **THE GREATER OF** the amount necessary to pay all allowed costs of administration, priority and secured claims in full, with the exception of continuing long term debts, **OR** a **minimum** of **36** monthly plan payments, with the plan to be reviewed in six (6) months and periodically thereafter for plan payment adjustments;

H. The terms and provisions of the Standing Order dated **March 11, 2016**, are incorporated in this Order and are available on the Court's website at **www.ncmb.uscourts.gov.**

I. **IT FURTHER APPEARING** to the Court that the Plan complies with the requirements of 11 U.S.C. §1325; therefore, it is

ORDERED that the Plan is confirmed.

END OF DOCUMENT

PARTIES TO BE SERVED
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RICHARD M. HUTSON, II
STANDING TRUSTEE
P.O. BOX 3613
DURHAM, NC 27702-3613